

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-30084-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

William Carl Muller  
219 Highland Avenue  
River Vale, NJ 07675

Anita Marjorie Muller  
219 Highland Avenue  
River Vale, NJ 07675

Social Security No.:

xxx-xx-8166

xxx-xx-0925

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 1/10/19  
Time: 08:30 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: December 14, 2018

JAN: rh

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 William Carl Muller  
 Anita Marjorie Muller  
 Debtors

Case No. 18-30084-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 132

Page 1 of 2  
 Total Noticed: 64

Date Rcvd: Dec 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2018.  
 db/jdb

|           |   |
|-----------|---|
| aty       | +William Carl Muller, Anita Marjorie Muller, 219 Highland Avenue, River Vale, NJ 07675-5520   |
| cr        | +Rebecca A. Solarz, 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812   |
| cr        | +PNC BANK, N.A., 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421  |
|           | +U.S. Bank National Association, as Trustee for Ban, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461      |
| 517803505 | +American Express, PO BOX 6985, Buffalo, NY 14240-6985  |
| 517849802 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 517803506 | +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540   |
| 517803507 | +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  |
|           | (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998)                                       |
| 517858828 | Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785   |
| 517873584 | +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  |
| 517803509 | +Buldo Brothers, PO Box 326, Westwood, NJ 07675-0326  |
| 517803510 | +Bureaus Investment Group, 650 Dundee Road Suite 370, Northbrook, IL 60062-2757   |
| 517803516 | +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  |
| 517803518 | +Citi Mastercard, PO Box 6500, Sioux Falls, SD 57117-6500   |
| 517803519 | +Citibank, PO Box 6500, Sioux Falls, SD 57117-6500  |
| 517803520 | +Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034   |
| 517803521 | +Convergent Outsourcing, 800 SW 39th Street, Renton, WA 98057-4927  |
| 517803522 | +Discover Bank, 502 Market St, Greenwood, DE 19950-9700   |
| 517803524 | +Distressed Asset Portfolio, 10625 Techwoods Circle, Cincinnati, OH 45242-2846  |
| 517803535 | +Dr. LeFelt DDS, 669 Westwood Ave, Westwood, NJ 07675-6336  |
| 517803527 | +EIS Collections, PO BOX 1730, Reynoldsburg, OH 43068-8730  |
| 517803525 | +Early Warning Services, 16552 N 90th St #100, Scottsdale, AZ 85260-1619  |
| 517803526 | +Eichenbaum & Stylianou, LLC, 10 Forest Avenue, Suite 300, PO Box 914, Paramus, NJ 07653-0914   |
| 517803528 | +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241   |
| 517803529 | +Experian, P.O. Box 2002, Allen, TX 75013-2002  |
| 517803531 | +FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030   |
|           | (address filed with court: Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725)   |
| 517803533 | +Hackensack University Medical, 452 Old Hook Road, Emerson, NJ 07630-1381   |
| 517803511 | +Marie Burkhardt, 210 Bergenline Ave, Union City, NJ 07087-2842   |
| 517803536 | +Michael Harrison Esq, 3155 Route 10 East Suite 214, Denville, NJ 07834-3430  |
| 517803539 | +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620   |
| 517803540 | +National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476   |
| 517803542 | +PNC Bank, PO Box 1820, Dayton, OH 45401-1820   |
| 517803543 | +Pnc Mortgage National Association, PO BOX 94982, Cleveland, OH 44101-4982  |
| 517803546 | +Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  |
| 517803548 | +RAS Citron, 130 Clinton Road Suite 202, Fairfield, NJ 07004-2927   |
| 517803547 | +Ragan & Ragan, 3100 Route 138 West, Brinley Plaza Bldg 1, Belmar, NJ 07719-9020  |
| 517803550 | +Selip & Stylianou, 10 Forest Avenue - Suite 300, Paramus, NJ 07652-5242  |
| 517803551 | TransUnion, P.O. Box 2000, Crum Lynne, PA 19022   |
| 517885370 | +U.S. BANK NATIONAL ASSOCIATION, Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096 |
| 517812555 | +U.S. Bank National Association, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461                          |
| 517803552 | Unifund, PO Box 505, Linden, MI 48451-0505  |
| 517803553 | +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg

|           |   |  |
|-----------|---|--|
|           | E-mail/Text: usanj.njbankr@usdoj.gov Dec 15 2018 00:00:28               | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 15 2018 00:00:24        | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517803513 | E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 15 2018 00:05:12  | Capital One bank, PO Box 85520, Richmond, VA 23285   |
| 517803512 | +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 15 2018 00:05:50 | Capital One, PO BOX 85619, Richmond, VA 23285-5619   |
| 517803514 | +E-mail/Text: bankruptcy@cvaps.com Dec 15 2018 00:00:45                 | Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322                            |
| 517803515 | +E-mail/Text: bankruptcy@cvaps.com Dec 15 2018 00:00:45                 | Cavalry SPV I LLC, 500 Summit Lake Drive, Valhalla, NY 10595-1340  |
| 517803517 | +Fax: 602-659-2196 Dec 15 2018 00:32:50                                 | ChexSystems, Attn: Consumer Relations, 7805 Hudson Road, Suite 100, Saint Paul, MN 55125-1703  |
| 517828813 | E-mail/Text: mrdiscen@discover.com Dec 14 2018 23:59:40                 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 517803523 | +E-mail/Text: mrdiscen@discover.com Dec 14 2018 23:59:40                | Discover Financial, Po Box 3025, New Albany, OH 43054-3025   |

District/off: 0312-2

User: admin  
Form ID: 132

Page 2 of 2  
Total Noticed: 64

Date Rcvd: Dec 14, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517803530 +E-mail/Text: data\_processing@fin-rec.com Dec 15 2018 00:00:04  
Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908  
517803532 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:05:14 Ge Capital Retail Bank,  
170 Election Rd Suite 125, Draper, UT 84020-6425  
517803534 +E-mail/Text: cio.bncmail@irs.gov Dec 14 2018 23:59:52  
Internal Revenue Service (Asset/Chap13), Post Office Box 7346, Philadelphia, PA 19101-7346  
517803538 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 15 2018 00:00:24 Midland Funding,  
2365 Northside Dr #300, San Diego, CA 92108-2709  
517803537 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 15 2018 00:00:24 Midland Funding,  
2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
517873857 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 15 2018 00:00:24 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
517919073 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 15 2018 00:05:55  
Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.A., POB 41067,  
Norfolk VA 23541  
517803545 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 15 2018 00:17:24  
Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541  
517919079 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 15 2018 00:17:52  
Portfolio Recovery Associates, LLC, c/o Dressbarn, POB 41067, Norfolk VA 23541  
517803541 +E-mail/Text: recovery@paypal.com Dec 14 2018 23:59:37 Paypal, 2211 North First Street,  
San Jose, CA 95131-2021  
517803544 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 15 2018 00:05:16  
Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021  
517919747 +E-mail/Text: bncmail@w-legal.com Dec 15 2018 00:00:38 SYNCHRONY BANK,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
517807182 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:05:41 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517916179\* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
517803549\* +Ras Citron LLC, 130 Clinton Road Suite 202, Fairfield, NJ 07004-2927  
517803508 ##+Bank of America, Attn: Bankruptcy Nc4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012  
TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on December 14, 2018 at the address(es) listed below:

Frank J Martone on behalf of Creditor PNC BANK, N.A. bky@martonelaw.com  
John F. Murano on behalf of Joint Debtor Anita Marjorie Muller john@muranoroth.com,  
vicky@muranoroth.com  
John F. Murano on behalf of Debtor William Carl Muller john@muranoroth.com,  
vicky@muranoroth.com  
Laura M. Egerman on behalf of Creditor U.S. Bank National Association, as Trustee for Banc of  
America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1  
bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor PNC BANK, N.A. rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7